

Information to identify the case:

Debtor 1	<u>Jeffrey D Henderson</u>	Social Security number or ITIN	xxx-xx-0160
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kiley A Henderson</u>	Social Security number or ITIN	xxx-xx-9943
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-19958-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey D Henderson
aka Jeff Henderson

Kiley A Henderson

6/6/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jeffrey D Henderson
 Kiley A Henderson
 Debtors

Case No. 13-19958-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db/jdb cr	+Jeffrey D Henderson, Kiley A Henderson, 211 Landing Rd, Newport, NJ 08345-2021
514051195	+Embrace Home Loans, Inc., c/o LoanCare, a Division of FNF Servicing, 3637 Sentara Way, Virginia Beach, VA 23452-4262
514043292	+CitiFinancial Services Inc, P.O. Box 6042, Sioux Falls, SD 57117-6042
513914457	+Embrace Home Loan, Inc., c/o LoanCare, a Division of FNF Servicing, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517274935	+Embrace Loans, 25 Enterprise Center, Newport, RI 02842-5201
517274936	+Goshen Mortgage LLC, et al., c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, Connecticut 06450-8342
513914463	+Goshen Mortgage LLC, et al., c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, Connecticut 06450, Goshen Mortgage LLC, et al., c/o Planet Home Lending, LLC 06450-8342
513914464	+Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
	+Star Career Academy, 4600 S. Mill Ave., Tempe, AZ 85282-6757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 00:35:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
cr	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 07 2018 00:35:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514050550	+EDI: AGFINANCE.COM Jun 07 2018 11:49:00 OneMain Financial, PO Box 70912, Charlotte, NC 28272-0912
514010440	EDI: AIS.COM Jun 07 2018 11:48:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
514065012	EDI: RECOVERYCORP.COM Jun 07 2018 11:51:00 Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
513914456	EDI: RECOVERYCORP.COM Jun 07 2018 11:51:00 Capital Recovery V, LLC, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
513914458	+EDI: WFNBN.COM Jun 07 2018 11:59:00 Comenity Bank Recovery Department, PO Box 182124, Columbus, OH 43218-2124
513914459	+EDI: BLUESTEM Jun 07 2018 12:03:00 Fingerhut, PO Box 166, Newark, NJ 07101-0166
516464588	+E-mail/Text: jessicajones@cpcrecovery.com Jun 07 2018 00:36:36 Haster Law Office P.A., 6640 Shady Oak Rd. Suite 340, Eden Prairie, MN 55344-7720
516464587	+E-mail/Text: bknotices@sns.com Jun 07 2018 00:36:55 Kirkland Investors LLC, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501, Kirkland Investors LLC, c/o SN Servicing Corp. 95501-0305
513914460	+E-mail/Text: bknotices@sns.com Jun 07 2018 00:36:55 Kirkland Investors LLC, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
513914461	+EDI: MID8.COM Jun 07 2018 11:58:00 Midland Credit Management Inc., PO Box 60578, Los Angeles, CA 90060-0578
514012304	EDI: CBS7AVE Jun 07 2018 11:43:00 Midnight Velvet, 112 7th Ave., Monroe, WI 53566
516845345	+EDI: CBS7AVE Jun 07 2018 11:43:00 Midnight Velvet, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
513914462	+EDI: AGFINANCE.COM Jun 07 2018 11:49:00 One Main Financial, PO Box 70912, Charlotte, NC 28272-0912
516845346	+EDI: AGFINANCE.COM Jun 07 2018 11:49:00 One Main Financial, 20 Courthouse S Dennis Rd, CapeMay Courthouse, New Jersey 08210-1931
515389773	+EDI: AGFINANCE.COM Jun 07 2018 11:49:00 One Main Financial, PO Box 70912, Charlotte, NC 28272-0912
515389774	EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514165022	EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514168911	EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
513968359	EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o JC PENNEY, POB 41067, Norfolk VA 23541
513914465	EDI: Q3G.COM Jun 07 2018 12:18:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
514156113	+EDI: VERIZONCOMB.COM Jun 07 2018 12:18:00 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505
513914466	+EDI: BLUESTEM Jun 07 2018 12:03:00 Webbank-Fingerhut, 6250 Ridgewood Rd, St. Cloud, MN 56303-0820
	+EDI: WFFC.COM Jun 07 2018 11:58:00 Wells Fargo, 800 Walnut St, Des Moines, Iowa 50309-3891

TOTAL: 25

District/off: 0312-1

User: admin
Form ID: 3180W

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Date Rcvd: Jun 06, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midnight Velvet, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Brian E Caine on behalf of Creditor Goshen Mortgage LLC as separate trustee for GDBT 1 Trust
2011-1 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor Goshen Mortgage LLC as separate trustee Kirkland
Investors LLC bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Embrace Home Loans, Inc. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Robert P. Saltzman on behalf of Creditor Embrace Home Loans, Inc. dnj@pbslaw.org
Steven K. Eisenberg on behalf of Creditor Embrace Home Loans, Inc. bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Terry Tucker on behalf of Debtor Jeffrey D Henderson terrytucker@comcast.net
Terry Tucker on behalf of Joint Debtor Kiley A Henderson terrytucker@comcast.net
TOTAL: 11